

2001 HOUSING TAX CREDIT DESIGN STANDARDS

Introduction

The formula for a state's allocation of Housing Tax Credits has not been changed since the program's inception in 1986. As a result, there has been significant erosion in the value of the tax credit allocation because of inflation in construction and rising land costs which have resulted in a steady reduction in the number of housing tax credit units that can be produced annually. In order to attempt to leverage housing tax credits and other public, private, and philanthropic funds into more quality, durable, affordable rental housing units, the Agency is altering its housing tax credit design standards. We encourage developers, architects, contractors, and local building and zoning officials to utilize their creative and technical talents to develop family friendly housing and site plans that will help contain the costs of the production of this much needed affordable housing.

General

- Design must comply with all applicable codes, rules and regulations, including the Agency's Accessibility Standard and the State Building Codes, whether the development is within the State Building Codes' jurisdiction or not.
- Family housing, general occupancy, and elderly housing may be included.
- For the tax credit development, seeking a mortgage and/or gap financing, the design review will be conducted in conjunction with the underwriting process and will be subject to a higher degree of design refinement. Consult with your underwriter at the Agency for the extent of the design requirement.

MHFA Accessibility Standard

At the June 25, 1998, Agency Board meeting, the following revised accessibility policy was adopted for the Agency as follows:

1. This revision applies to all new construction multifamily developments, with four or more dwelling units, financed by the Agency and for all housing tax credit developments where the tax credits are secured by the Agency allocation. This excludes the tax credit developments where the tax credits are wholly provided by sub-allocators in the State.
2. When there is another applicable accessibility regulations/codes exist, and there is different requirement, the most stringent must be complied with, and all the applicable regulations/codes exist, and there is different requirement, the most stringent must be complied with, and all the applicable regulations/codes, including this MHFA Accessibility Requirement, must be complied with.

3. A minimum of 3% of the total units (with its fraction rounded up) in the development, but not less than the State Building Code provisions, must be designed and constructed to meet the accessibility requirements of the State Building Code. This 3% requirement applies to the two story townhouses as well as other types of housing.
4. An accessible unit is defined as having either;
 - At least two bedrooms on grade level along with the entrance, kitchen, living room, and a full or $\frac{3}{4}$ bathroom, or
 - The entire unit on grade level as a one-story unit.
5. When a given development has federal funding included in the development cost, the developers are required to provide compliance with the applicable federal accessibility requirements. Such compliance is entirely the developer's responsibility.
6. This revised policy takes full effect beginning with developments selected at the 1998 Second Round Multifamily RFP and First Mortgage Developments (Fall selection), and until the Board revised the requirement.

Qualifications for Family Housing Design Features Points
For Both New and Rehabilitation Developments

1. Walkups may not contain more than 24 tax credit dwelling units per building and per development to qualify as family developments. Development with other than walkups may contain more than 24 units. When a development includes both walkups and other types of units, the maximum number of tax credit dwelling units that may be contained within the walkups is limited to 24.
2. A family dwelling unit is defined as an apartment or a townhouse unit, placed within the first two stories of the grade. When the unit is of two-story, the lower floor where the unit's living room is located must be within the first two stories of the grade. For this reason the building may be three stories high. Also, depending on the location of the grade the number of stories may be increased to house family units. Density must conform to the applicable zoning requirement.
3. For developments with family units, provide play areas to accommodate the child population, locate the play area with child security and safety from the traffic and outside influence in mind. The minimum play area per development is 24'0"x24'0" and must have play equipment.
4. Three-bedroom and larger units must have a kitchen designed with eat-in counter at the standard counter height, with a minimum frontage of 48", or provide space to accommodate a freestanding table and four chairs within the kitchen.

5. In case of rehabilitation, in which the strict compliance with the above Qualifications may not be possible, bring this immediately to the attention of the Agency's tax credit administrator. The Agency will determine if the family point may be awarded.

New Construction Design Standard

1. The types of housing appropriate to this category of developments includes: Single family detached house, duplexes, triplexes, walkups (stacked one-story units), quads (two-story units, or stacked one-story units), two-story back-to-back townhouses (two-story units)/apartments (one-story units), two-story townhouses, stacked units without public spaces such as corridors and stairs, multi-story buildings composed of a combination of the above, and other acceptable configurations. When you have a plan that is different from the above, please consult MHFA tax credit administrator.
2. The following minimum dimensions apply. For the living room, 11'6", the bedroom, 9'6" and 100 square-feet. The minimum kitchen countertop work area shall be 6'0" along the frontage for the one and two bedroom units and 7'0" for the larger units.
3. Sidewalk, either concrete or asphalt, is required to provide for accessibility, complying to the requirements of the State Building Code
4. Provide central laundry rooms rather than appliances in each unit. Provide appliances in the following ratio: one washer and one dryer for each twelve units.
5. *Materials Standard* must be complied with. Refer to the tabulation following the Rehabilitation Design Standard below.
6. On-site parking must be provided in conformance with the applicable zoning requirements.
7. Unless dictated by the zoning regulation, attached garages are not a requirement.

Rehabilitation Design Standard

1. Minimum room sizes specified under New Construction apply, and when situation limits compliance, a minimum variance is allowed up to 10% reduction without having to obtain the Agency's approval. Any situation requiring more than a 10% reduction, requires a written variance from the MHFA.
2. Grand-fathered, or existing non-code complying, conditions may be allowed, unless they endanger residents' life and safety.
3. Some of the requirements listed under the New Construction Family Housing may be relaxed, provided a reasonable cause is presented. A written variance must be obtained from the MHFA.

4. Unless other requirements apply (such as the case with the registered historical buildings), whenever a replacement of building materials is necessary, the replacements should comply with the *Materials Standard*.

Materials Standard

Any material not listed in this Standard, when deemed to have merit, may be allowed. Please contact the tax credit staff at the MHFA for variance.

All manufactured building materials must be installed in accordance with the manufacturer's recommendations.

Exterior Envelop

- Roofing
 - Shingle Roofing
 - 235 lb. seal tab type over 15 lb. felt, with a minimum of 25-year product warranty.
 - Ice dam shield must be provided with one layer of 40 lb. roll roofing, or 40-mil self adhering modified bitumen membrane, extending from eave to 4'0" past face of exterior wall.
 - Galvanized iron valley and flashing, 24 gauge minimum.
 - Built up roofing, 4-ply
 - Membrane roofing, 60-mil EPDM
 - Rubber membrane roofing, allowed only with a 20-year warranty.
- Prefinished galvanized iron parapet cap flashing
- Prefinished soffits with ventilation
- Exterior Siding
 - Vinyl siding with 42-mil minimum thickness
 - Steel siding
 - Masonry – face brick, brick panels, architectural CMU
 - Fiber cement board siding
 - Stucco on metal lath
 - Architectural precast concrete panels
 - Air infiltration barrier – on all areas of the exterior wall, including the attached garage walls.
- Window
 - Vinyl windows approved by the MHFA:
 - Hayfield
 - Simonton (5500 Series) - Approval on hold
 - Thermal-Line
 - Thermo-Tech

- Aluminum windows – having the same thermal and infiltration performance standards as the MHFA's approved vinyl windows.
- Clad windows – having the same thermal and infiltration performance standards as the MHFA's approved vinyl windows.
- Door
 - Overhead doors – embossed steel panel doors without insulation.

Interior Finishes and Materials

- Flooring
 - Carpet
 - Within the dwelling unit
26 oz. minimum, 100% nylon, continuous filament
Berber type, blended fiber
 - Within shared or public area
30 oz. minimum, 100% nylon, continuous filament
 - Resilient Flooring
 - Vinyl tiles of 1/8" vinyl composition tile, color and pattern full thickness.
 - Sheet vinyl over wood product underlayment for bathrooms.
 - Ceramic tiles
 - Terrazzo
- Painting
 - Interior drywall must have washable finish of two-coat application.
- Kitchen and vanity cabinets
 - Cabinets with hardwood frames, hardwood veneer panels, with plywood, hardwood or plastic laminate on particle board doors and drawers.
- Window sills
 - Cultured marble
 - Plastic laminate
 - Hardwood

Certification

Owner or the design architect must list the following building material and certify that the proposed materials will not be changed during the construction period without a written permission from the MHFA.

Building Component	Material Proposed
Roofing	
Cap flashing	
Soffits vent cover	
Siding	
Air infiltration barrier	
Window	
Overhead door	
Carpet	
Resilient flooring	
Other flooring	
Painting	
Cabinet	
Window sill	

As a part of the tax credit application, the undersigned (developer and/or design architect) certifies that the above proposed building materials will be used for the construction of the development, and it is my/our understanding that unless I/we receive a written permission from the MHFA, none of the listed materials may be substituted.

Firm Name:	_____	Firm Name:	_____
Developer's Name (typed):	_____	Design Architect's Name:(typed)	_____
Developer's Signature:	_____	Architect's Signature:	_____
Date:	_____	Date:	_____

Please check box if you are applying for and comply with the Family Housing Design Features contained in the page 2 of this **Attachment 3**.

____ Yes, we are seeking the family points and our development has complied with all of the required qualifying features.

____ No, we are not seeking the family points.